

EXHIBIT B***QUESTIONS***

Item Number	Date of original request	Person making the request	Question presented	Status of action on request as determined by the Consultants	Consultants' Comments to Documents with Premera's Responses
1	13-Dec-02	AG - Fallis; C&B - Cantilo; PwC -Ashley	Does Premera interpret the indemnification agreement to require the Foundation Shareholder to indemnify Premera from the potential loss of the sec. 833b deduction or other future tax liabilities as a result of the loss of an existing tax status? If not, what is Premera's interpretation?	No Response	PREMERA RESPONSE: Premera is in the process of addressing requested information.
2	13-Dec-02	AG - Fallis; C&B - Cantilo; PwC -Ashley	Does Premera interpret the conversion claims, Nontax indemnity, and transactional claims provisions to encompass tax liabilities? If not, what is Premera's interpretation?	No Response	PREMERA RESPONSE: Premera is in the process of addressing requested information.
3	13-Dec-02	AG - Fallis; C&B - Cantilo; PwC -Ashley	Does Premera interpret the "Nontax Indemnity" section of the Indemnification Agreement to make the Foundation Shareholder liable for any and all claims, damages, etc. that might result from the conversion, including Premera's attorney fees? If not, what is Premera's interpretation?	No Response	PREMERA RESPONSE: Premera is in the process of addressing requested information.
4	13-Dec-02	C&B - Cantilo; PwC -Ashley	Are any of Premera's product lines currently exempt from a premium tax, but might become subject to premium tax after the conversion?	No Response	PREMERA RESPONSE: See response to request #E442. Health plans that offer FEP coverages, a federal government health benefit program, do not pay state premium taxes for premiums collected or payments made in connection with that program. This exemption applies to all health plans regardless of whether a plan is organized as a for-profit or non-profit corporation.